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## NOTICE OF ALLOWANCE AND FEE(S) DUE

33297 7590 10/11/2011

BEEM PATENT LAW FIRM  
53 W. JACKSON BLVD., SUITE 1352  
CHICAGO, IL 60604-3787

EXAMINER

JOHNSON, GREGORY L

ART UNIT

PAPER NUMBER

3691

DATE MAILED: 10/11/2011

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/669,196	09/25/2000	Philip Carragher	0464-0002	2986

TITLE OF INVENTION: SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$870	\$0	\$0	\$870	01/11/2012

**THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.**

**THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.**

### HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

**IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.**

## PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: **Mail** **Mail Stop ISSUE FEE**  
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**or Fax** **(571)-273-2885**

**INSTRUCTIONS:** This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

33297      7590      10/11/2011  
**BEEM PATENT LAW FIRM**  
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CHICAGO, IL 60604-3787

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

### Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)

(Signature)

(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/669,196	09/25/2000	Philip Carragher	0464-0002	2986

TITLE OF INVENTION: SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$870	\$0	\$0	\$870	01/11/2012

EXAMINER	ART UNIT	CLASS-SUBCLASS
JOHNSON, GREGORY L	3691	705-039000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.  
 "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev.03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list  
(1) the names of up to 3 registered patent attorneys or agents OR, alternatively,  
(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1 \_\_\_\_\_  
2 \_\_\_\_\_  
3 \_\_\_\_\_

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent):  Individual  Corporation or other private group entity  Government

4a. The following fee(s) are submitted:

Issue Fee  
 Publication Fee (No small entity discount permitted)  
 Advance Order - # of Copies \_\_\_\_\_

4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)

A check is enclosed.  
 Payment by credit card. Form PTO-2038 is attached.  
 The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number \_\_\_\_\_ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27.  
 b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature \_\_\_\_\_

Date \_\_\_\_\_

Typed or printed name \_\_\_\_\_

Registration No. \_\_\_\_\_

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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09/669,196	09/25/2000	Philip Carragher	0464-0002	2986
33297	7590	10/11/2011	<b>EXAMINER</b>	
<b>BEEM PATENT LAW FIRM</b> 53 W. JACKSON BLVD., SUITE 1352 CHICAGO, IL 60604-3787				JOHNSON, GREGORY L
ART UNIT		PAPER NUMBER		
3691				

DATE MAILED: 10/11/2011

## **Determination of Patent Term Adjustment under 35 U.S.C. 154 (b)**

(application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 412 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 412 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

## Privacy Act Statement

**The Privacy Act of 1974 (P.L. 93-579)** requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether disclosure of these records is required by the Freedom of Information Act.
2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.
3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).
5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.
6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspection or an issued patent.
9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

<b>Notice of Allowability</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/669,196	CARRAGHER ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	GREGORY JOHNSON	3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTO-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1.  This communication is responsive to the amendment filed July 1, 2011.
2.  An election was made by the applicant in response to a restriction requirement set forth during the interview on \_\_\_\_; the restriction requirement and election have been incorporated into this action.
3.  The allowed claim(s) is/are 1-10,12-14,16-28,30,31,33-43,45-55 and 57-62.
4.  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a)  All
  - b)  Some\*
  - c)  None
 of the:
  1.  Certified copies of the priority documents have been received.
  2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_.
  3.  Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

5.  A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
6.  CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a)  including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1)  hereto or 2)  to Paper No./Mail Date \_\_\_\_.
  - (b)  including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7.  DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1.  Notice of References Cited (PTO-892)
2.  Notice of Draftsperson's Patent Drawing Review (PTO-948)
3.  Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date \_\_\_\_
4.  Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5.  Notice of Informal Patent Application
6.  Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_.
7.  Examiner's Amendment/Comment
8.  Examiner's Statement of Reasons for Allowance
9.  Other \_\_\_\_.

/GREGORY JOHNSON/  
Primary Examiner, Art Unit 3691

### **EXAMINER'S AMENDMENT**

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with John Linzer on September 29, 2011.

The application has been amended as follows:

1. (Currently amended) A method of using an apparatus for card activity-based residential mortgage expense crediting, the method including:  
providing a digital electrical computer electrically connected to an input device and to an output device;  
associating, with said digital computer, data input at said input device, the data representing card activity with further input data representing an external residential mortgage expense of selected from a group consisting of a down payment, an equity sharing cost, an inspection, an appraisal, a credit report, an impact fee, a new construction fee, a homeowner assessment, a homeowner association due, a tax account, a hazard account, an escrow account, a stamp, a government fee, a tax, a realtor fee, a recording fee, a title endorsement, a tax certificate, a wire transfer and courier fee, a title and closing fee, flood certificates, a discount point, an origination fee,

an underwriting fee, a processing fee, a review and funding fee, a tax service fee, an environmental and termite inspection, a radon test, development cost, infrastructure cost, an architect fee, an engineering fee, a surveying fee, a material cost, landscaping, a water right, a riparian right, a mitigation fee, an attorneys' fee, appliance acquisition or upgrade cost, a material upgrade, a fix-up cost for work and materials required to close the loan, a closing cost, ~~that has been selected over the Internet by a cardholder from a plurality of external residential mortgage expense options wherein said selection is received from a user from among a plurality of external residential mortgage expense options;~~

crediting, with said digital computer and according to the external residential mortgage expense option ~~that has been selected over the Internet~~, an amount to the external residential mortgage expense responsive to the card activity; and generating, at the output device, output including the amount corresponding to the external residential mortgage expense crediting.

2. (Previously presented) The method of claim 45, further including:

applying, with said digital computer, some of the amount in a funds transfer to pay the expense.

3. (Previously presented) The method of claim 45, wherein the associating card activity with an external residential mortgage expense includes entering external mortgage-identifying data; and

carrying out the crediting according to the mortgage-identifying data.

4. (Currently amended) The method of claim 2, wherein the associating card activity with an external residential mortgage expense includes [[the]] entering external mortgage-identifying data; and

carrying out the crediting according to the mortgage-identifying data.

5. (Previously amended) The method of claim 45, wherein the external residential mortgage expense is a closing cost from the group.

6. (Previously amended) The method of claim 45, wherein the external residential mortgage expense is a down payment.

7. (Previously amended) The method of claim 1, wherein the plurality of options includes more than two options.

8. (Currently amended) A method of using an apparatus for card activity-based residential expense crediting, the method including:  
providing a digital electrical computer electrically connected to an input device and to an output device;  
associating, with said digital computer, card activity award with data at said input device, said data representing an external residential mortgage expense option selected from a

group consisting of at least one of a down payment, an equity sharing cost, rental assistance, a rental contribution, a rent-to-own credit or payment, an inspection, an appraisal, a credit report, a special assessment, an impact fee, a new construction fee, a homeowner assessment, a homeowner association due, a tax account, a hazard account, an escrow account, a stamp, a government fee, a tax, a realtor fee, a recording fee, a title endorsement, a tax certificate, a wire transfer and courier fee, a title and closing fee, flood certificates, a discount point, an origination fee, an underwriting fee, a processing fee, a review and funding fee, a tax service fee, an environmental and termite inspection, a radon test, a lot cost, land cost, development cost, infrastructure cost, an architect fee, an engineering fee, a surveying fee, a material cost, landscaping, a water right, a riparian right, a mitigation fee, an attorneys' fee, a membership fee, parking space acquisition, garage maintenance, appliance acquisition or upgrade cost, a material upgrade, a dockage fee, a marina fee, a common area fee, a house-hunting cost, a fix-up cost for work and materials required to close the loan, a closing cost, mineral rights, tax payment, title insurance, title examination, title insurance binder, moving cost, parking maintenance, and rent selected by a cardholder over the Internet from a plurality of external residential mortgage expense options; crediting, with said digital computer and according to the external residential expense option that has been selected, an amount to the external residential expense responsive to the card activity; applying, with said digital computer, some of the amount to produce a payment for the expense; and

generating, at said output device, output including the amount corresponding to the payment.

9. (Previously presented) The method of claim 46, wherein the applying includes producing a closing cost payment as the payment for the expense.

10. (Previously amended) The method of claim 8, wherein the applying includes producing a down payment as the payment for the expense.

11. (Canceled)

12. (Currently amended) The method of claim [[45]] 2, wherein the applying includes producing a payment for at least one discount point as the payment for the expense.

13. (Currently amended) The method of claim [[45]] 2, wherein the applying includes producing a prepaid interest payment as the payment for the expense.

14. (Currently amended) The method of claim [[45]] 2, wherein the applying includes producing a payment to an escrow account as the payment for the expense.

15. (Canceled)

16. (Currently amended) The method of claim [[45]] 2, wherein the applying includes producing a tax payment as the payment for the expense.

17. (Currently amended) The method of claim [[45]] 2, wherein the applying includes producing a fee payment from the group consisting of an impact fee, new construction fee, government fee, recording fee, transfer fee, miscellaneous fee, mitigation fee, origination fee, commission, review and funding fee, wire transfer and courier fee, title and closing fee, an underwriting fee, a processing fee, and a flood certificate fee as the payment for the expense.

18. (Currently amended) The method of claim [[45]] 2, wherein the applying includes producing a payment for a cost from the group consisting of a stamp, a tax certificate, an environmental and termite inspection, a radon test, an inspection, an appraisal, abstract search, and a credit report as the payment for the expense.

19. (Currently amended) The method of claim [[45]] 2, wherein the applying includes producing a payment for fee payment from the group consisting of a tax service fee, an architect fee, an engineering fee, a surveying fee, an attorney fee, a realtor fee, and a notary fee as the payment for the expense.

20. (Currently amended) The method of claim [[45]] 2, wherein the applying includes producing a payment of a cost from the group consisting of a dockage fee and a marina fee as the payment for the expense.
21. (Currently amended) The method of claim [[45]] 2, wherein the applying includes producing a payment of a cost from the group consisting of a lot cost, land cost, equity sharing cost, development cost, infrastructure cost, material cost, landscaping, and fix-up cost for work and materials required to close the mortgage, as the payment for the expense.
22. (Currently amended) The method of claim [[45]] 2, wherein the applying includes producing a payment of a cost from the group consisting of an ongoing residential mortgage expense, the ongoing residential mortgage expense from the group consisting of a special assessment, a homeowner assessment, a membership fee, an association due, and a common area fee as the payment for the expense.
23. (Previously presented) The method of claim 8, wherein the payment includes interest.
24. (Currently amended) The method of claim 8, wherein the ~~plurality of options group~~ includes more than two options.

25. (Previously presented) The method of any one of claims 1-24, 45, and 46, further including applying, with said digital computer, a preferential crediting rate in the crediting for an internal expense.

26. (Currently amended) The method of any one of claims 1-24, 45, and 46, further comprising options, which include non-mortgage residential expense options and ~~the a~~ plurality of external residential mortgage expense options selected from the group, from which ~~the cardholder has selected the a selection for an~~ external residential mortgage expense option is received.

27. (Previously presented) The method of any one of claims 1, 8, 45, and 46, further including:  
printing, with said digital computer, a check;  
printing, with said digital computer, a coupon with the amount for carrying out payment of the mortgage with the check; and  
combining the check and the coupon with a statement of the card activity in a computer-addressed envelope so as to address the envelope.

28. (Previously presented) The method of any one of claims 1, 8, 45, and 46, further including:  
changing, with said digital computer, an allocation of the credit activity between the options in response to an instruction from the cardholder.

29. (Canceled)

30. (Previously presented) The method of any one of claims 1, 8, 45, and 46, further including:

allocating, with said digital computer, a portion of the credit activity to a charity; and generating, with said digital computer, a tax deduction statement responsive to the portion.

31. (Previously presented) The method of any one of claims 1, 8, 45, and 46, further including:

computing, with said digital computer, an annual statement of said crediting; and communicating, with said digital computer, the annual statement to the cardholder.

32. (Canceled)

33. (Currently amended) The method of any one of claims 1, 8, 45, and 46, further including:

allocating, with said digital computer, a portion of the amount between multiple mortgages a plurality of external residential mortgage expenses, wherein at least a first expense corresponds to a first mortgage and at least a second expense corresponds to a second mortgage.

34. (Previously presented) The method of any one of claims 1, 8, 45, and 46, further including:

associating, with said digital computer, the expense with second card activity of a second cardholder;

crediting, with said digital computer, an amount to the external residential mortgage expense responsive to the second card activity; and

wherein the generating output includes generating the output including the second charge card activity-based crediting.

35. (Previously presented) The method of any one of claims 1, 8, 45, and 46, further including:

communicating an electronic funds transfer to a charity for payment of the external residential mortgage expense.

36. (Currently amended) A method of using an apparatus for carrying out card activity-based residential expense crediting, the method including:

responding to a cardholder selecting over the Internet from a plurality of external residential mortgage expense options by forming a combination in an envelope, the combination including at least two of:

a check printed for the payment of the expense, according to the external residential expense option that has been selected;

a coupon printed for making the payment with the check; and

a statement of showing the card activity and the crediting according to the external residential expense option that has been selected, wherein the option corresponds to a member of selected from a group consisting of at least one of a down payment, an equity sharing cost, rental assistance, a rental contribution, a rent-to-own credit or payment, an inspection, an appraisal, a credit report, a special assessment, an impact fee, a new construction fee, a homeowner assessment, a homeowner association due, a tax account, a hazard account, an escrow account, a stamp, a government fee, a tax, a realtor fee, a recording fee, a title endorsement, a tax certificate, a wire transfer and courier fee, a title and closing fee, flood certificates, a discount point, an origination fee, an underwriting fee, a processing fee, a review and funding fee, a tax service fee, an environmental and termite inspection, a radon test, a lot cost, land cost, development cost, infrastructure cost, an architect fee, an engineering fee, a surveying fee, a material cost, landscaping, a water right, a riparian right, a mitigation fee, an attorneys' fee, a membership fee, parking space acquisition, garage maintenance, appliance acquisition or upgrade cost, a material upgrade, a dockage fee, a marina fee, a common area fee, a house-hunting cost, a fix-up cost for work and materials required to close [[the]] a loan, a closing cost, mineral rights, tax payment, title insurance, title examination, title insurance binder, moving cost, parking maintenance, and rent.

37. (Currently amended) Apparatus to carry out card activity-based residential mortgage crediting, the apparatus including:

a data processing system comprising a digital computer in communication with an input device for receiving input data and with an output device, the digital computer programmed to process the input data to produce an electronic file including data representing an external residential mortgage, to credit an amount to the external residential mortgage responsive to awards generated from card activity, and to generate output, at the output device, the data including the card activity award credit; wherein the file is accessed to communicate the data over the Internet representing the external residential mortgage to a lender computer, and the lender computer facilitates a computer-aided mortgage auction that produces a proposed new mortgage.

38. (Currently amended) A method for making a digital computer system programmed for carrying out card activity-based external residential mortgage expense crediting, the method including:

providing a data processing system comprising a digital computer electrically connected to an input device for inputting data and to an output device; and programming the digital computer to associate card activity with an external residential mortgage expense selected by a cardholder over the Internet from a plurality of external residential mortgage expense options, the options selected from a group consisting of more than one of a down payment, an equity sharing cost, rental assistance, a rental contribution, a rent-to-own credit or payment, an inspection, an appraisal, a credit report, a special assessment, an impact fee, a new construction fee, a homeowner assessment, a homeowner association due, a tax account, a hazard account, an

escrow account, a stamp, a government fee, a tax, a realtor fee, a recording fee, a title endorsement, a tax certificate, a wire transfer and courier fee, a title and closing fee, flood certificates, a discount point, an origination fee, an underwriting fee, a processing fee, a review and funding fee, a tax service fee, an environmental and termite inspection, a radon test, a lot cost, land cost, development cost, infrastructure cost, an architect fee, an engineering fee, a surveying fee, a material cost, landscaping, a water right, a riparian right, a mitigation fee, an attorneys' fee, a membership fee, parking space acquisition, garage maintenance, appliance acquisition or upgrade cost, a material upgrade, a dockage fee, a marina fee, a common area fee, a house-hunting cost, a fix-up cost for work and materials required to close the loan, a closing cost, mineral rights, tax payment, title insurance, title examination, title insurance binder, moving cost, parking maintenance, and rent, to credit an amount to the external residential mortgage expense responsive to the card activity and according to the external residential mortgage expense option that has been selected, and to generate output including the crediting, to form the digital computer system.

39. (Currently amended) A method for making a digital computer system programmed for carrying out card activity-based residential mortgage expense crediting, the method including  
providing a data processing system comprising a digital computer electrically connected to an input device for inputting data and to an output device; and

programming the digital computer to associate card activity with a residential mortgage expense selected by a cardholder over the Internet from a plurality of residential expense options, the options selected from a group consisting of more than one of a down payment, an equity sharing cost, rental assistance, a rental contribution, a rent-to-own credit or payment, an inspection, an appraisal, a credit report, a special assessment, an impact fee, a new construction fee, a homeowner assessment, a homeowner association due, a tax account, a hazard account, an escrow account, a stamp, a government fee, a tax, a realtor fee, a recording fee, a title endorsement, a tax certificate, a wire transfer and courier fee, a title and closing fee, flood certificates, a discount point, an origination fee, an underwriting fee, a processing fee, a review and funding fee, a tax service fee, an environmental and termite inspection, a radon test, a lot cost, land cost, development cost, infrastructure cost, an architect fee, an engineering fee, a surveying fee, a material cost, landscaping, a water right, a riparian right, a mitigation fee, an attorneys' fee, a membership fee, parking space acquisition, garage maintenance, appliance acquisition or upgrade cost, a material upgrade, a dockage fee, a marina fee, a common area fee, a house-hunting cost, a fix-up cost for work and materials required to close the loan, a closing cost, mineral rights, tax payment, title insurance, title examination, title insurance binder, moving cost, parking maintenance, and rent, to credit an amount to the residential mortgage expense responsive to the card activity, to apply some of the amount to produce a payment for the expense according to the residential mortgage expense option that has been selected, and to generate output including the amount credited.

40. (Currently amended) A digital computer system programmed for carrying out card activity-based external residential mortgage expense crediting, the computer system including:

a data processing system comprising a digital computer electrically connected to an input device for inputting data and to an output device, said digital computer programmed to associate card activity with an external residential mortgage expense selected by a cardholder over the Internet from a plurality of external residential expense options, the options selected from a group consisting of more than one of a down payment, an equity sharing cost, rental assistance, a rental contribution, a rent-to-own credit or payment, an inspection, an appraisal, a credit report, a special assessment, an impact fee, a new construction fee, a homeowner assessment, a homeowner association due, a tax account, a hazard account, an escrow account, a stamp, a government fee, a tax, a realtor fee, a recording fee, a title endorsement, a tax certificate, a wire transfer and courier fee, a title and closing fee, flood certificates, a discount point, an origination fee, an underwriting fee, a processing fee, a review and funding fee, a tax service fee, an environmental and termite inspection, a radon test, a lot cost, land cost, development cost, infrastructure cost, an architect fee, an engineering fee, a surveying fee, a material cost, landscaping, a water right, a riparian right, a mitigation fee, an attorneys' fee, a membership fee, parking space acquisition, garage maintenance, appliance acquisition or upgrade cost, a material upgrade, a dockage fee, a marina fee, a common area fee, a house-hunting cost, a fix-up cost for work and materials required to close the loan, a

closing cost, mineral rights, tax payment, title insurance, title examination, title insurance binder, moving cost, parking maintenance, and rent, to credit an amount to the external residential mortgage expense responsive to the card activity and according to the external residential expense option that has been selected, to apply some of the amount to produce a payment for the expense, and to generate output including at least two of:

a check printed for the payment of the expense;  
a coupon printed for making the payment with the check; and  
a statement of showing the card activity and the crediting.

41. (Currently amended) A digital computer system programmed for carrying out card activity-based residential mortgage expense crediting, the computer system including:  
a data processing system comprising a digital computer electrically connected to an input device for inputting data and to an output device, said digital computer programmed to associate card activity with a residential mortgage expense selected by a cardholder from a plurality of external residential expense options over the Internet, the options selected from a group consisting of more than one of a down payment, an equity sharing cost, rental assistance, a rental contribution, a rent-to-own credit or payment, an inspection, an appraisal, a credit report, a special assessment, an impact fee, a new construction fee, a homeowner assessment, a homeowner association due, a tax account, a hazard account, an escrow account, a stamp, a government fee, a tax, a realtor fee, a recording fee, a title endorsement, a tax certificate, a wire transfer and

~~courier fee, a title and closing fee, flood certificates, a discount point, an origination fee, an underwriting fee, a processing fee, a review and funding fee, a tax service fee, an environmental and termite inspection, a radon test, a lot cost, land cost, development cost, infrastructure cost, an architect fee, an engineering fee, a surveying fee, a material cost, landscaping, a water right, a riparian right, a mitigation fee, an attorneys' fee, a membership fee, parking space acquisition, garage maintenance, appliance acquisition or upgrade cost, a material upgrade, a dockage fee, a marina fee, a common area fee, a house-hunting cost, a fix-up cost for work and materials required to close the loan, a closing cost, and rent a down payment, an equity sharing cost, rental assistance, a rental contribution, a rent-to-own credit or payment, an inspection, an appraisal, a credit report, a special assessment, a homeowner assessment, a homeowner association due, a tax account, a hazard account, an escrow account, a stamp, a tax, a title endorsement, a tax certificate, an environmental and termite inspection, a radon test, a lot cost, land cost, development cost, infrastructure cost, a material cost, landscaping, a water right, a riparian right, parking space acquisition, garage maintenance, appliance acquisition or upgrade cost, a material upgrade, a house-hunting cost, a fix-up cost for work and materials required to close the loan, mineral rights, tax payment, title insurance, title examination, title insurance binder, moving cost, parking maintenance, and rent, to credit an amount to the residential mortgage expense responsive to the card activity and according to the residential mortgage expense option that has been selected, to apply some of the amount to produce a payment for the expense, and to generate output including at least two of:~~

a check printed for the payment of the expense;  
a coupon printed for making the payment with the check; and  
a statement of showing the card activity and the credit.

42. (Currently amended) A method of using an apparatus for carrying out computerized card activity-based non-mortgage residential ~~mortgage~~ expense crediting, the method including:

providing a digital electrical computer electrically connected to an input device and to an output device; and  
crediting, with said computer, card award activity to an external non-mortgage expense payment in response to a cardholder instruction received over the Internet, the instruction comprising a selection by a cardholder from a plurality of external residential non-mortgage expense options, the options selected from a group consisting of more than one of: rental assistance, a rental contribution, a rent-to-own credit or payment, a special assessment, a lot cost, land cost, a membership fee, parking space acquisition, garage maintenance, a dockage fee, a marina fee, a common area fee, a house-hunting cost, and rent, said crediting reflected in output produced at said output device.

43. (Currently amended) A method of using an apparatus for carrying out computerized card activity-based external residential expense crediting, the method including:  
providing a digital electrical computer electrically connected to an input device and to an output device; and

crediting, with said computer, card activity to an external residential mortgage expense payment in response to a cardholder instruction received over the Internet, the instruction comprising a selection by a cardholder from a plurality of external residential expense options, the options selected from a group consisting of more than one of a down payment, an equity sharing cost, rental assistance, a rental contribution, a rent-to-own credit or payment, an inspection, an appraisal, a credit report, a special assessment, an impact fee, a new construction fee, a homeowner assessment, a homeowner association due, a tax account, a hazard account, an escrow account, a stamp, a government fee, a tax, a realtor fee, a recording fee, a title endorsement, a tax certificate, a wire transfer and courier fee, a title and closing fee, flood certificates, a discount point, an origination fee, an underwriting fee, a processing fee, a review and funding fee, a tax service fee, an environmental and termite inspection, a radon test, a lot cost, land cost, development cost, infrastructure cost, an architect fee, an engineering fee, a surveying fee, a material cost, landscaping, a water right, a riparian right, a mitigation fee, an attorneys' fee, a membership fee, parking space acquisition, garage maintenance, appliance acquisition or upgrade cost, a material upgrade, a dockage fee, a marina fee, a common area fee, a house-hunting cost, a fix-up cost for work and materials required to close the loan, a closing cost, and rent, said crediting reflected in output produced at said output device.

44. (Canceled)

45. (Previously presented) The method of claim 1, further including:  
obtaining, with said computer, identifying data for the external residential mortgage  
expense; and  
wherein the crediting is carried out with the amount comprising a reward.

46. (Previously presented) The method of claim 8, further including:  
obtaining, with said computer, identifying data for the external residential mortgage  
expense; and  
wherein the crediting is carried out with the amount comprising a reward.

47. (Previously presented) The method of claim 36, further including the producing  
said card activity-based residential expense crediting by entering identifying data, at said  
input device, for the external residential expense in a computer and computing, with said  
computer, a reward corresponding to the crediting.

48. (Previously presented) The method of claim 37, wherein the programming  
includes programming to carry out the obtaining identifying data for the external residential  
expense, and wherein said amount comprises a reward.

49. (Previously presented) The method of claim 38, wherein the programming includes  
programming to carry out the obtaining identifying data for the external residential expense,  
and wherein said amount comprises a reward.

50. (Previously amended) The method of claim 39, wherein the programming includes programming to carry out the obtaining identifying data for the expense, and wherein said amount comprises a reward.

51. (Previously presented) The system of claim 40, wherein said amount comprises a reward.

52. (Previously presented) The system of claim 41, wherein said amount comprises a reward.

53. (Previously presented) The system of claim 42, further including the computing a reward used in carrying out said crediting.

54. (Previously presented) The system of claim 43, further including the computing a reward used in carrying out said crediting.

55. (Currently amended) A computer-aided method of using an apparatus for card activity-based residential expense crediting, the method including:  
providing a digital electrical computer electrically connected to an input device and to an output device;

associating, with said computer, card award activity with an external residential mortgage expense and with a non-mortgage residential expense, said expenses selected by a cardholder computer from a plurality of external residential expense options over the Internet, the options selected from a group consisting of more than one of rental assistance, a rental contribution, a rent-to-own credit or payment, a special assessment, a lot cost, land cost, a membership fee, parking space acquisition, garage maintenance, a dockage fee, a marina fee, a common area fee, a house-hunting cost, and rent; crediting, with said computer, an amount to the external residential mortgage expense responsive to the card activity; and generating, with said output device, output including the external residential mortgage expense crediting.

56. (Canceled)

57. (Previously amended) The method of any one of claims 39, 42, 55, wherein the expense comprises a down payment.

58. (Currently amended) The system of ~~claims~~ claim 40, wherein the expense comprises a down payment.

59. (Previously amended) The method of any one of claims 1, 8, 36, 38, 39, 42, 43, 55, wherein one said option designates an ongoing expense.

60. (Previously presented) The system of any one of claims 40, 41, wherein one said option designates an ongoing expense.

61. (Previously amended) The method of any one of claims 1, 8, 36, 38, 39, 42, 43, 55, wherein one said option designates a single transaction expense.

62. (Previously presented) The system of any one of claims 40, 41, wherein one said option designates a single transaction expense.

***Allowable Subject Matter***

2. Claims 1-10, 12-14, 16-28, 30, 31, 33-43, 45-55 and 57-62 are allowed.

3. The following is an examiner's statement of reasons for allowance:

The prior art most closely resembling Applicant's claimed invention are as follows:

Sullivan, Pat. No. 6,386,444

Credit Card News, "The banks fight back by co-opting cobranding"

Sullivan discloses an apparatus and method for a card payment instrument providing that a percentage of consumer spending is rebated to the consumer for payment of premiums or the like for an account with an insurance company.

Credit Cards News discloses that Wells Fargo, the 15th-largest issuer, came up with the thought of linking mortgages and credit cards. The primary objective of the credit card was to increase Wells Fargo's mortgage business.

Sullivan and Wells Fargo both disclose inventive concepts of applying rebates, based on card usage, towards their products – insurance for Sullivan and mortgages for Wells Fargo. Both also have objectives for increasing their business using their respective inventive concepts and to build customer loyalty.

However, neither Sullivan nor Credit Card news teaches, discloses or suggest, either alone or in combination, the following:

Claim 1

associating, with said digital computer, data input at said input device, the data representing card activity with further input data representing *an external residential mortgage expense selected from a group consisting of* a down payment, an equity sharing cost, an inspection, an appraisal, a credit report, an impact fee, a new construction fee, a homeowner assessment, a homeowner association due, a tax account, a hazard account, an escrow account, a stamp, a government fee, a tax, a realtor fee, a recording fee, a title endorsement, a tax certificate, a wire transfer and courier fee, a title and closing fee, flood certificates, a discount point, an origination fee, an underwriting fee, a processing fee, a review and funding fee, a tax service fee, an environmental and termite inspection, a radon test, development cost, infrastructure cost, an architect fee, an engineering fee, a surveying fee, a material cost, landscaping, a water right, a riparian right, a mitigation fee, an attorneys' fee, appliance acquisition or upgrade cost, a material upgrade, a fix-up cost for work and materials required to close the loan, a closing cost wherein said selection is received from a user from among a plurality of external residential mortgage expense options; (Emphasis added)

Claim 8

associating, with said digital computer, card activity award with data at said input device, said data representing *an external residential mortgage expense option selected from a group consisting of* at least one of a down payment, an equity sharing cost, rental assistance, a rental contribution, a rent-to-own credit or payment, an inspection, an appraisal, a credit report, a special assessment, an impact fee, a new construction fee, a homeowner assessment, a homeowner association due, a tax account, a hazard account, an escrow account, a stamp, a government fee, a tax, a realtor fee, a recording fee, a title endorsement, a tax certificate, a wire transfer and courier fee, a title and closing fee, flood certificates, a discount point, an origination fee, an underwriting fee, a processing fee, a review and funding fee, a tax service fee, an environmental and termite inspection, a radon test, a lot cost, land cost, development cost, infrastructure cost, an architect fee, an engineering fee, a surveying fee, a material cost, landscaping, a water right, a riparian right, a mitigation fee, an attorneys' fee, a membership fee, parking space acquisition, garage maintenance, appliance acquisition or upgrade cost, a material upgrade, a dockage fee, a marina fee, a common area fee, a house-hunting cost, a fix-up cost for work and materials required to close the loan, a closing cost, mineral rights, tax payment, title insurance, title examination, title insurance binder, moving cost, parking maintenance, and rent; (Emphasis added)

Claim 36

a statement of showing the card activity and the crediting according to the *external residential expense option that has been selected, wherein the option corresponds to a member selected from a group consisting of* at least one of a down payment, an equity sharing cost, rental assistance, a rental contribution, a rent-to-own credit or payment, an inspection, an appraisal, a credit report, a special assessment, an impact fee, a new construction fee, a homeowner assessment, a homeowner association due, a tax account, a hazard account, an escrow account, a stamp, a government fee, a tax, a realtor fee, a recording fee, a title endorsement, a tax certificate, a wire transfer and courier fee, a title and closing fee, flood certificates, a discount point, an origination fee, an underwriting fee, a processing fee, a review and funding fee, a tax service fee, an environmental and termite inspection, a radon test, a lot cost, land cost, development cost, infrastructure cost, an architect fee, an engineering fee, a surveying fee, a material cost, landscaping, a water right, a riparian right, a mitigation fee, an attorneys' fee, a membership fee, parking space acquisition, garage maintenance, appliance acquisition or upgrade cost, a material upgrade, a dockage fee, a marina fee, a common area fee, a house-hunting cost, a fix-up cost for work and materials required to close a loan, a closing cost, mineral rights, tax payment, title insurance, title examination, title insurance binder, moving cost, parking maintenance, and rent. (Emphasis added)

Claim 37

a data processing system comprising a digital computer in communication with an input device for receiving input data and with an output device, the digital computer programmed to process the input data to produce an electronic file including data representing an external residential mortgage, *to credit an amount to the external residential mortgage* responsive to awards generated from card activity, and to generate output, at the output device, the data including the card activity award credit; wherein the file is accessed to communicate the data over the Internet representing the external residential mortgage to a lender computer, and the lender computer facilitates a computer-aided mortgage auction that produces a proposed new mortgage. (Emphasis added)

Claim 38

programming the digital computer to associate card activity with *an external residential mortgage expense selected by a cardholder over the Internet from a plurality of external residential mortgage expense options, the options selected from a group consisting of more than one of* a down payment, an equity sharing cost, rental assistance, a rental contribution, a rent-to-own credit or payment, an inspection, an appraisal, a credit report, a special assessment, an impact fee, a new construction fee, a homeowner assessment, a homeowner association due, a tax account, a hazard account, an escrow account, a stamp, a government fee, a tax, a realtor fee, a recording fee, a title endorsement, a tax certificate, a wire transfer and courier fee, a title and closing fee,

flood certificates, a discount point, an origination fee, an underwriting fee, a processing fee, a review and funding fee, a tax service fee, an environmental and termite inspection, a radon test, a lot cost, land cost, development cost, infrastructure cost, an architect fee, an engineering fee, a surveying fee, a material cost, landscaping, a water right, a riparian right, a mitigation fee, an attorneys' fee, a membership fee, parking space acquisition, garage maintenance, appliance acquisition or upgrade cost, a material upgrade, a dockage fee, a marina fee, a common area fee, a house-hunting cost, a fix-up cost for work and materials required to close the loan, a closing cost, mineral rights, tax payment, title insurance, title examination, title insurance binder, moving cost, parking maintenance, and rent, to credit an amount to the external residential mortgage expense responsive to the card activity and according to the external residential mortgage expense option that has been selected, and to generate output including the crediting, to form the digital computer system. (Emphasis added)

Claim 39

programming the digital computer to associate card activity with a residential mortgage expense selected by a cardholder over the Internet from a plurality of residential expense options, the options selected from a group consisting of more than one of a down payment, an equity sharing cost, rental assistance, a rental contribution, a rent-to-own credit or payment, an inspection, an appraisal, a credit report, a special assessment, an impact fee, a new construction fee, a homeowner assessment, a homeowner association due, a tax account, a hazard account, an escrow account, a

stamp, a government fee, a tax, a realtor fee, a recording fee, a title endorsement, a tax certificate, a wire transfer and courier fee, a title and closing fee, flood certificates, a discount point, an origination fee, an underwriting fee, a processing fee, a review and funding fee, a tax service fee, an environmental and termite inspection, a radon test, a lot cost, land cost, development cost, infrastructure cost, an architect fee, an engineering fee, a surveying fee, a material cost, landscaping, a water right, a riparian right, a mitigation fee, an attorneys' fee, a membership fee, parking space acquisition, garage maintenance, appliance acquisition or upgrade cost, a material upgrade, a dockage fee, a marina fee, a common area fee, a house-hunting cost, a fix-up cost for work and materials required to close the loan, a closing cost, mineral rights, tax payment, title insurance, title examination, title insurance binder, moving cost, parking maintenance, and rent, to credit an amount to the residential mortgage expense responsive to the card activity, to apply some of the amount to produce a payment for the expense according to the residential mortgage expense option that has been selected, and to generate output including the amount credited.

Claim 40

a data processing system comprising a digital computer electrically connected to an input device for inputting data and to an output device, said digital computer programmed to associate card activity with an external residential mortgage expense selected by a cardholder over the Internet from a plurality of external residential expense options, the options selected from a group consisting of more than one of a down payment, an

equity sharing cost, rental assistance, a rental contribution, a rent-to-own credit or payment, an inspection, an appraisal, a credit report, a special assessment, an impact fee, a new construction fee, a homeowner assessment, a homeowner association due, a tax account, a hazard account, an escrow account, a stamp, a government fee, a tax, a realtor fee, a recording fee, a title endorsement, a tax certificate, a wire transfer and courier fee, a title and closing fee, flood certificates, a discount point, an origination fee, an underwriting fee, a processing fee, a review and funding fee, a tax service fee, an environmental and termite inspection, a radon test, a lot cost, land cost, development cost, infrastructure cost, an architect fee, an engineering fee, a surveying fee, a material cost, landscaping, a water right, a riparian right, a mitigation fee, an attorneys' fee, a membership fee, parking space acquisition, garage maintenance, appliance acquisition or upgrade cost, a material upgrade, a dockage fee, a marina fee, a common area fee, a house-hunting cost, a fix-up cost for work and materials required to close the loan, a closing cost, mineral rights, tax payment, title insurance, title examination, title insurance binder, moving cost, parking maintenance, and rent, to credit an amount to the external residential mortgage expense responsive to the card activity and according to the external residential expense option that has been selected, to apply some of the amount to produce a payment for the expense,

Claim 41

a data processing system comprising a digital computer electrically connected to an input device for inputting data and to an output device, said digital computer programmed to associate card activity with a residential mortgage expense selected by a cardholder from a plurality of external residential expense options over the Internet, the options selected from a group consisting of more than one of a down payment, an equity sharing cost, rental assistance, a rental contribution, a rent-to-own credit or payment, an inspection, an appraisal, a credit report, a special assessment, a homeowner assessment, a homeowner association due, a tax account, a hazard account, an escrow account, a stamp, a tax, a title endorsement, a tax certificate, an environmental and termite inspection, a radon test, a lot cost, land cost, development cost, infrastructure cost, a material cost, landscaping, a water right, a riparian right, parking space acquisition, garage maintenance, appliance acquisition or upgrade cost, a material upgrade, a house-hunting cost, a fix-up cost for work and materials required to close the loan, mineral rights, tax payment, title insurance, title examination, title insurance binder, moving cost, parking maintenance, and rent, to credit an amount to the residential mortgage expense responsive to the card activity and according to the residential mortgage expense option that has been selected, to apply some of the amount to produce a payment for the expense,

Claim 42

crediting, with said computer, card award activity to an external non-mortgage expense payment in response to a cardholder instruction received over the Internet, the instruction comprising a selection by a cardholder from a plurality of external residential non-mortgage expense options, the options selected from a group consisting of more than one of: rental assistance, a rental contribution, a rent-to-own credit or payment, a special assessment, a lot cost, land cost, a membership fee, parking space acquisition, garage maintenance, a dockage fee, a marina fee, a common area fee, a house-hunting cost, and rent, said crediting reflected in output produced at said output device.

Claim 43

crediting, with said computer, card activity to an external residential mortgage expense payment in response to a cardholder instruction received over the Internet, the instruction comprising a selection by a cardholder from a plurality of external residential expense options, the options selected from a group consisting of more than one of a down payment, an equity sharing cost, rental assistance, a rental contribution, a rent-to-own credit or payment, an inspection, an appraisal, a credit report, a special assessment, an impact fee, a new construction fee, a homeowner assessment, a homeowner association due, a tax account, a hazard account, an escrow account, a stamp, a government fee, a tax, a realtor fee, a recording fee, a title endorsement, a tax certificate, a wire transfer and courier fee, a title and closing fee, flood certificates, a discount point, an origination fee, an underwriting fee, a processing fee, a review and

funding fee, a tax service fee, an environmental and termite inspection, a radon test, a lot cost, land cost, development cost, infrastructure cost, an architect fee, an engineering fee, a surveying fee, a material cost, landscaping, a water right, a riparian right, a mitigation fee, an attorneys' fee, a membership fee, parking space acquisition, garage maintenance, appliance acquisition or upgrade cost, a material upgrade, a dockage fee, a marina fee, a common area fee, a house-hunting cost, a fix-up cost for work and materials required to close the loan, a closing cost, and rent, said crediting reflected in output produced at said output device.

Claim 55

associating, with said computer, card award activity with an external residential mortgage expense and with a non-mortgage residential expense, said expenses selected by a cardholder computer from a plurality of external residential expense options over the Internet, the options selected from a group consisting of more than one of rental assistance, a rental contribution, a rent-to-own credit or payment, a special assessment, a lot cost, land cost, a membership fee, parking space acquisition, garage maintenance, a dockage fee, a marina fee, a common area fee, a house-hunting cost, and rent;

4. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Conclusion***

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to GREGORY JOHNSON whose telephone number is (571)272-2025. The examiner can normally be reached on Monday - Friday, 8:30AM - 5:00PM EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, ALEXANDER KALINOWSKI can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/GREGORY JOHNSON/  
Primary Examiner, Art Unit 3691